

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re:
Roxi A. Yaldoo

Debtor.

Chapter 13 No. 12-67025

Hon. Marci B. McIvor

**ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY AND WAIVING THE PROVISION
OF FRBP 4001(a)(3)**

Federal Home Loan Mortgage Corporation, by and through its attorneys, Trott & Trott, P.C., having filed a Motion For Relief From The Automatic Stay with respect to the property located at 29380 Brooks Ln, Southfield, MI 48034-4693; and the approximate market value of the property is \$313,480.00; and the Foreclosure Sale Bid owing to Movant being approximately \$393,137.78, plus accumulating interest and allowable advances; and the property having been sold at Sheriff's Sale on September 13, 2011; and the redemption period having expired or will expire on March 13, 2012; and the Court being in receipt of the Motion, and the Court being fully advised in the premises, and the Court having waived presentment:

IT IS HEREBY ORDERED that the Automatic Stay is hereby terminated as to Movant with respect to the property located at 29380 Brooks Ln, Southfield, MI 48034-4693 to allow Creditor to commence or continue its federal and/or state law rights to the property. Movant and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. The Movant may contact the Debtor via telephone or written correspondence to offer such an agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement. This Order is effective immediately upon entry by this Court notwithstanding the provision of FRBP 4001(a)(3).

IT IS FURTHER ORDERED that upon termination of the automatic stay, the provisions of F.R.Bankr.P. 3002.1 shall no longer apply with respect to the property. This Order shall be binding and

effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Bankruptcy Code.

Signed on January 22, 2013

/s/ Marci B. McIvor
Marci B. McIvor
United States Bankruptcy Judge